

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Frank James Stack, III
 Debtor

Case No. 19-10122-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
 Form ID: 318

Page 1 of 1
 Total Noticed: 16

Date Rcvd: Nov 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2019.

db +Frank James Stack, III, 126 East State Street, Quarryville, PA 17566-1245
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14292415 +COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
 14255417 #+Carrington Mortgage Services, 15 Enterprise St, Aliso Viejo, CA 92656-2653
 14255416 +Carrington Mortgage Services, Attn: Bankruptcy, Po Box 3730, Anaheim, CA 92803-3730
 14282120 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
 14258556 +Deutsche Bank National Trust Company, as Indenture, 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 14 2019 03:40:38 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14255418 EDI: IRS.COM Nov 14 2019 08:28:00 INTERNAL REVENUE SERVICE,
 CENTRALIZED INVOLVENCY OPERATION, PO BOX 7346, Philadelphia, PA 19101-7346
 14270722 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 14 2019 03:40:24
 Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946,
 Harrisburg PA 17128-0946
 14255419 +EDI: SWCR.COM Nov 14 2019 08:28:00 Southwest Credit Systems, 4120 International Parkway,
 Suite 1100, Carrollton, TX 75007-1958
 14255420 +EDI: SWCR.COM Nov 14 2019 08:28:00 Southwest Credit Systems, 4120 International Pkwy,
 Carrollton, TX 75007-1958

TOTAL: 5

smg* ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2019 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
 DENISE A. KUHN on behalf of Creditor Commonwealth of Pennsylvania, Department of Revenue
 dkuhn@attorneygeneral.gov
 REBECCA ANN SOLARZ on behalf of Creditor Deutsche Bank National Trust Company, as Indenture
 Trustee, for New Century Home Equity Loan Trust 2005-4 bkgroup@kmlawgroup.com
 RICHARD N. LIPOW on behalf of Debtor Frank James Stack, III richard@lipowlaw.com,
 ecflipow@gmail.com/r44824@notify.bestcase.com
 ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)
 ecfmail@readingchl3.com, ecfrpa@trustee13.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Frank James Stack III	Social Security number or ITIN	xxx-xx-2086
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-10122-jkf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Frank James Stack III

11/13/19

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.